

# South Carolina DISTRICT OFFICE DISPATCH

News for the small business community

## 2006 FISCAL YEAR REVIEW

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All of the SBA's programs and services are provided to the public on a non-discriminatory basis.

## Small Business: Giving to the Community

### *A Message from District Director Elliott Cooper*

At the SBA, we work behind the small business scenes, ensuring that small businesses receive not only the financing and assistance they need, but also the public recognition for small business success.

But RCS Corporation of Aiken, a graduate of the 8(a) program, has turned the tables on us.

RCS President and CEO Carlos Garcia has created the **Miller-Singleton Orchestra Project** in partnership with Aiken County's Public Education Partners to honor South Carolina District Office Deputy District Director **Theresa Singleton** and SBA Procurement Center Representative **Ridgley (Rick) Miller** for their persistence in ensuring fair federal contracting for RCS and for outstanding service to South Carolina's small businesses.

The Miller-Singleton Orchestra Project is a five year project to develop stringed instrument programs in Aiken County middle schools, to expand existing strings programs and to help high school band programs expand their capacity to include stringed instruments.

"I am deeply honored by Mr. Garcia's establishment of this award and delighted that it will help strengthen and support public education in Aiken County," Theresa says. "This is a prime example of how corporate America should and can give back to the community. I applaud Mr. Garcia for his success in business and for his love of people."

The Miller-Singleton Orchestra Project caps a 22-year SBA career for Rick Miller, who is retiring in early 2007.

"I was surprised and delighted," Rick says of the honor.

*Read about both Rick and S.C. SBDC Regional Director James Brazell, who are retiring after a combined number years with the SBA, on page three.*

**Accolades are wonderful, but as always, our focus remains on helping the small business community to develop. We have continued to reach out to all small business markets, and in 2006, it showed:**

Business Type	Increase in Loans
African-American-owned	50 percent
Hispanic-owned	24 percent
Women-owned (fixed asset financing)	78 percent
International Trade	17 percent

# FY 2006 LENDER PRODUCTION TOTALS

## 7(A) TOTALS

LENDERS	# LOANS	\$ AMOUNT
Bank of America	180	4,251,400
Innovative Bank	78	885,000
Capital One, Federal Savings Bank	64	2,525,000
Business Development Corporation of SC	56	10,224,200
Branch Banking and Trust Company	34	7,721,800
Business Carolina, Inc.	18	6,739,000
First Fed. Savings & Loan Assoc. of Chlstr.	16	1,597,600
CIT Small Business Lending Corp	14	9,229,000
Business Loan Center, LLC	14	850,000
Comerica	12	4,696,800
Suntrust Bank	12	1,013,000
Wachovia	9	4,699,000
First National Business Capital	7	5,100,000
Beach First National Bank	7	3,505,000
Provident Community Bank, NA	6	3,654,500
Community South Bank	5	3,900,000
American Community Bank	5	2,828,300
Islands Community Bank, NA	5	2,519,600
Banco Popular North America	5	2,395,400
Community West Bank, NA	5	1,047,500
Regions Bank	4	640,000
Excel National Bank	3	3,246,000
Commerce Bank	2	1,917,000
Newtek Small Business Finance, Inc.	2	1,582,700
Small Business Loan Source, LLC	2	706,000
Haven Trust Bank	3	494,000
Independence Bank	3	465,500
Stearns Bank, NA	3	460,200
Bank of Travelers Rest	3	2,790,000
United Central Bank	3	2,469,000
Unity Bank	3	875,000
First National Bank of Nassau County	2	275,000
Wells Fargo Bank, NA	2	75,000
PNC Bank, NA	2	2,000,000
Business Lenders, LLC	2	1,800,000
Pinnacle Bank of South Carolina	2	1,300,000
First Western SBLC, Inc.	1	1,200,000
United Midwest Savings Bank	1	706,000
Greer State Bank	1	675,000
Independence National Bank	1	600,000
South Carolina Bank & Trust, NA	1	600,000
Community South Bank & Trust	1	435,000
Colony Bank Southeast	1	350,000
Wilshire State Bank	1	230,000
Borrego State Bank, NA	1	212,000
First National Bank of Griffin	1	175,000
Coastal Federal Bank	1	112,500
Palmetto State Bank	1	61,000
Queensborough National Bank & Trust Co.	1	25,000

**Total** **603** **\$105,859,000**

## TOP 7(A) LENDERS

### ***Greatest Number of Loans Approved***

1. Bank of America
2. Innovative Bank
3. Capital One, Federal Savings Bank

### ***Greatest Dollar Volume of Loans Approved***

1. Business Development Corp. of SC
2. CIT Small Business Lending Corp
3. Branch Banking & Trust Company



## TOP 504 LENDERS

### ***Greatest Number of Loans Approved***

1. Certified Development Corp. of SC – 41
2. Appalachian Development Corp. – 11
3. Catawba Regional Development Corp. – 4
3. Provident Business Financial Services – 4

### ***Greatest Dollar Volume of Loans Approved***

1. Certified Development Corp. of SC

**\$23,407,000**

2. Appalachian Development Corp.

**\$7,647,000**

3. Catawba Regional Development Corp.

**\$4,019,000**



# GOVERNMENT CONTRACTING:

## DOING BUSINESS WITH SMALL BUSINESS

### *If your customers are looking for new markets, why not have them look at Uncle SAM?*

The federal government is the LARGEST purchaser of goods and services in the WORLD. Yet small businesses face challenges when trying to win federal contracts. The SBA can help. Working closely with federal agencies and the nation's leading large contractors, the SBA works to ensure that small businesses obtain a fair share of government contracts and subcontracts.

The SBA has a number of programs to help small firms do business with the federal government, like the **Section 8(a) Business Development Program**, a contracting and business development program to assist firms owned and operated by socially- and economically-disadvantaged individuals. During a nine-year term, the SBA helps these firms gain equal access to contract opportunities and other management and financial resources. While in the program, they are able to secure no-bid, sole source contracts, as well as technical assistance through the SBA's resource partners. With this concentrated, comprehensive effort, many of these firms can grow into multi-million dollar businesses able to effectively compete in the "real world" upon program completion.

To find out more about the 8(a) Business Development and other SBA-administered federal contracting programs, visit our website at [www.sba.gov/sc](http://www.sba.gov/sc) or call our local office at 803-765-5377.

*In FY 2006, 36 contracts were awarded to South Carolina small businesses for a total of \$32,255,900.  
Here are the government buyers who made it possible.*

<b>Social Security</b> 1 Contract \$19,301,161	<b>Navy</b> 5 Contracts \$1,313,907	<b>Transportation</b> 1 Contract \$1,070,484	<b>Air Force</b> 7 Contracts \$379,089	<b>MCAS</b> 1 Contract \$70,343	<b>Interior</b> 2 Contracts \$28,088
<b>Homeland Security</b> 6 Contracts \$7,676,287	<b>USDA</b> 8 Contracts \$1,141,771	<b>DCA</b> 1 Contract \$1,059,244	<b>Labor</b> 1 Contract \$148,000	<b>Army</b> 2 Contracts \$45,026	<b>VA</b> 1 Contract \$22,500

## WHEN GOOD THINGS MUST COME TO AN END ...

### *Looking at the careers and future plans of SBDC's Jim Brazell and SBA's Rick Miller*

#### **James Brazell – Regional Director, South Carolina Small Business Development Center**

James (Jim) Brazell joined the SBDC nearly 20 years ago after retiring from his first career, the military. What he thought would be a temporary job while he worked on his Masters in Business Administration at USC became a career he "enjoyed so much, I never left," he says.

The SBDC allowed Jim to become fully involved with the private sector without any of the inherent risk, while allowing him to help people realize their small business dreams – a "win/win situation." Jim became the SBDC Regional Director less than two years after he started, a position he has held for more than 18 years.

Now that he's entering his second retirement, Jim is planning to make this a full retirement. He and his wife plan to travel the United States and the world, visiting places they have never seen. "Our heart is set on the Greek Isles," he says.

#### **Ridgley (Rick) Miller – SBA Procurement Center Representative, South Carolina**

As the SBA Procurement Center Representative for South Carolina, Rick Miller has enjoyed making a positive impact on the small business community. As he approaches retirement in early 2007, he plans to continue making a positive impact through numerous volunteer projects.

After attending college on the Vietnam GI Bill, Rick was offered a management consulting position by the SBA. He accepted, beginning a 22-year career with the SBA. For the past seven years, Rick has worked as the Procurement Center Representative, a job allowing him to work directly with small businesses to "make sure the 'little guy' gets a fair opportunity" in federal contracting, something he says is "extremely rewarding."

Upon retirement, Rick will continue his present volunteer activities with Habitat for Humanity and as a lecturer on African-American history in the context of the rice plantation system. He also plans to work with the Coast Guard auxiliary, the civilian arm of the Coast Guard. Of course, small business won't ever be far from Rick's mind, even after he retires. As a licensed CPA, he will have the opportunity to help the small business community, even as he helps the community at large through his volunteer work.

## SBDC gives small business a jump-start on success

The Small Business Development Center (SBDC), an SBA resource partner, is a cooperative effort of the educational community, the private sector and federal, state and local governments. The SBDC offers small business assistance, both through workshops and free one-on-one counseling, to individuals and small businesses by providing information and guidance in each of its 14 locations across the state.

SBDC assistance is tailored to the local community and the needs of individual clients.

Services include, but are not limited to: assisting small businesses and individuals interested in small business with financing, marketing, feasibility studies, production and organization. Special SBDC programs include international trade assistance, technical assistance, procurement assistance, venture capital formation and rural development.

In 2004, the SBDC helped community planner Randy Wilson make the successful transition to self-employment with his business Community Design Solutions. Now, Community Design Solutions is helping Gulfport, Miss., make the post-Katrina transition, bringing it back "better than ever."

*With family as his "number one priority" and a position as a contemporary worship pastor, architect and community planner Randy Wilson needed maximum workplace freedom and flexibility. He needed to start his own small business.*

*But after leaving his public sector job to head his own company, Community Design Solutions, Wilson was unsure of the next step. Enter the Small Business Development Center (SBDC) at the USC Columbia campus.*

*Wilson first met with SBDC Business Counselor Bob Pettit in March 2005. Through a series of one-on-one counseling appointments and exercises, the award-winning architect of more than 20 years learned to become a successful businessman.*

*"I was so scared that I wasn't going to make a profit and I would do anything," Wilson says, referring to the number and diversity of jobs he had been willing to accept at first, leading to 13 different focus areas.*

*Pettit helped him to prioritize his business goals and then clarify the focus of his business to four areas: Charrette facilitation (on-site design workshops that engage the public community), photo re-imaging, Main Street services and design and planning. The new focus helped to structure the business plan.*

*"It's like psychological therapy for the small business," says Wilson.*

*After only three months in business, Wilson's company had already secured three major contracts. And that was only the beginning.*

*After Hurricane Katrina devastated the communities along the Gulf Coast in late August 2005, Community Design Solutions was tapped to join the Mississippi Main Street Assessment (MMSA) team, consisting of seven community planning groups from around the nation, to help rebuild the historic city of Gulfport. For Wilson, who was born in New Orleans to a family originally from Mississippi and who attended college in Mississippi, where he met his wife, the work is not "a project, it's a passion."*

*"It's just so gratifying," Wilson says. "I feel so humbled by this tangible way to give back to the place that raised me."*

### Find an SBDC near you!

#### **Aiken**

Located at USC-Aiken  
(803) 641-3646

#### **Beaufort**

Located at USC-Beaufort  
(843) 521-4143

#### **Bluffton/Hilton Head Island**

Located at USC-Beaufort South Campus  
(843) 208-8259

#### **Charleston**

(843) 740-6160

#### **Clemson**

Located at Clemson University  
(864) 656-3227

#### **Columbia**

Located on the USC Main Campus  
(803) 777-5118

#### **Florence**

Located at Florence-Darlington Tech  
(843) 661-8256

#### **Greenville**

(864) 297-1016

#### **Greenwood**

(864) 943-8028

#### **Myrtle Beach**

Located at Carolina Coastal University  
(843) 349-4010

#### **Orangeburg**

Located at S.C. State University  
(803) 536-8445

#### **Rock Hill**

Located at Winthrop University  
(803) 323-2283

#### **Spartanburg**

(864) 316-9162